Senate Health and Human Services Committee Oregon State Legislature 900 Court St. NE Salem OR 97301

To whom it may concern:

I have been an employee of the Housing Authority of Yamhill County for over 20 years.

I have seen a lot of ups and downs when it comes to affordable housing and meeting the

needs of our low income clientèle in rural areas of Yamhill County.

I am currently the IDA Specialist for our agency, as well as other duties.

I get so excited assisting our clients with this program -

Seeing someone in our community achieve their dreams and build financial wellness has a ripple effect that inspires dreams in others.

Success as savers is a symbol of hope and is as important as the asset itself. IDA financial education and coaching strengthens financial health. IDAs work in all communities, and reach deep into communities that need it most, including those who have experienced systemic disadvantages and generational poverty.

IDAs provide an incentive to help cement good financial habits. When combined with the support created by trusted community partners they inspire life long changes

I can personally speak and attest to this, as I would not have been able to purchase my first home without the IDA Program 6 years ago!!

I encourage you to please vote yes on SB 790 and to help us expand the IDA Initiative and bring hope to more Oregon communities.

And finally, Thank you for all that you do!!

Sincerely,